

## BUSINESS &amp; LABOR

EXHIBIT NO.

16

DATE

2-13-09

BILL NO.

SB 397

February 12, 2009

RE: HB 396 &amp; SB 397

Cash Advantage  
Helena, MT

Dear Cash Advantage:

*Senate - 397*

I want to express my support for you and your industry in your fight against House Bill ~~396~~. As you know, my former husband and I came to Helena over 10 years ago from Browning, Montana. Neither of us had jobs, we just knew we needed to leave Browning and took a risk to get here. Shortly after arriving in Helena we were given custody of his three small children—we had not asked for them but we weren't going to turn them away. It was with your help that we made it through those first few months! We were able to obtain a small loan so we could put a deposit on a house and get moved in. We both got jobs but continued to rely on your services for a few years, always accepting the debt we incurred because we only needed a small amount until we became financially stable. I honestly don't know how we would have survived here without this service. We were unable to apply for, nor did we want to apply for larger loans from a banking institution. We were not financially able to do that.

Additionally, it seems to me that during the current difficult economic times that our legislature would want to continue to allow you to provide these small loans and all the other services you provide to people who just need a hand up until they get on their feet again. It also seems that these economic times call for creation of jobs rather than the elimination of the jobs you provide—and sometimes save for people who are just trying to get by with that small loan!!

Thanks for all you do! Please urge our house of representatives to kill this bill and allow you to keep up the good work.

Best regards,

*Roberta Cross Guns*Roberta Cross Guns  
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